

Fill in this information to identify the case:

Debtor 1 Joseph M. Ragona III

Debtor 2 Kathleen Ragona aka Kathleen Malec

Debtor 2

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 18-03141 HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC

Court claim no. (if known): 28

Last 4 digits of any number you use to identify the debtor's account: 7192

Date of payment change:

Must be at least 21 days after date of this notice

05/01/2023

New total payment:

\$646.42

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$251.02

New escrow payment: \$ 212.04

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor(s) Joseph M. Ragona, Kathleen Ragona Case number (if known) 18-03141 HWV
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Michael Farrington

Date 03/23/2023

Print: Michael Farrington
23 Mar 2023, 14:25:36, EDT

Title Attorney for Creditor

Company KML Law Group, P.C.

Address 701 Market Street, Suite 5000
Number Street
Philadelphia, PA 19106
City State ZIP Code

Contact phone (215) 627-1322 Email bkgroup@kmlawgroup.com